

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Victoria Rae Higley  
Debtor

Case No. 18-03056-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db  
5087208 +Victoria Rae Higley, 2747 Horseshoe Pike, Palmyra, PA 17078-8949  
+Citicards CBNA, PO Box 790040, Saint Louis, MO 63179-0040  
5087211 +FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433  
5087212 +Jonestown Bank And Trust, PO Box 717, Jonestown, PA 17038-0717  
5087214 +Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581  
5087215 +Omer Higley, 2747 Horseshoe Pike, Palmyra, PA 17078-8949  
5087204 PA Department of Revenue, Bureau of Individual Taxes, Dept 280431,  
Harrisburg, PA 17128-0431  
5087216 +SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5087205 +EDI: AMEREXPR.COM Oct 24 2018 23:08:00 Amex, Correspondence, PO Box 981540,  
El Paso, TX 79998-1540  
5087206 +EDI: TSYS2.COM Oct 24 2018 23:08:00 Barclays Bank Delaware, Attn: Correspondence,  
PO Box 8801, Wilmington, DE 19899-8801  
5087207 +EDI: CHASE.COM Oct 24 2018 23:08:00 Chase Card Services, Correspondence Dept,  
PO Box 15298, Wilmington, DE 19850-5298  
5087209 +EDI: DISCOVER.COM Oct 24 2018 23:08:00 Discover Financial, PO Box 3025,  
New Albany, OH 43054-3025  
5087210 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 24 2018 19:05:15 Ditech, Attn: Bankruptcy,  
PO Box 6172, Rapid City, SD 57709-6172  
5087203 EDI: IRS.COM Oct 24 2018 23:09:00 Internal Revenue Service, POB 7346,  
Philadelphia, PA 19101-7346  
5087213 +EDI: MERRICKBANK.COM Oct 24 2018 23:08:00 Merrick Bank, PO Box 9201,  
Old Bethpage, NY 11804-9001  
5087484 +EDI: PRA.COM Oct 24 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5087217 +EDI: RMSC.COM Oct 24 2018 23:09:00 Synchrony Bank/Amazon, PO Box 960013,  
Orlando, FL 32896-0013

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2018 at the address(es) listed below:

Gary J Imblum on behalf of Debtor 1 Victoria Rae Higley gary.imblum@imblumlaw.com,  
gary.imblum@ecf.inforuptcy.com; carol.shay@ecf.inforuptcy.com; sharlene.miller@ecf.inforuptcy.com; b  
ernadette.davis@ecf.inforuptcy.com; gary.j.imblum@ecf.inforuptcy.com; imblumgr82281@notify.bestcase  
.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com; lhaller@ecf.epiqsystems.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Victoria Rae Higley**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5503**

EIN --\_-----

Debtor 2

(Spouse, if filing)

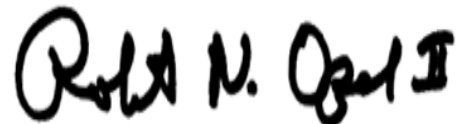
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-03056-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Victoria Rae Higley  
aka Vicki R. HigleyBy the  
court:October 24, 2018Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**